

Fill in this information to identify the case:

Debtor 1 ANTONIO ALEXIS ADORNO GONZALEZ  
dba BROADWAY LIQUOR STORE

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Puerto Rico

Case number 18-03441 ESL

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: E.M.I. EQUITY MORTGAGE, INC.  
as servicer for PAD CAPITAL LLC

Court claim no. (if known): 2-1

Last 4 digits of any number you use to  
identify the debtor's account: 3 1 9 7

Date of payment change:  
Must be at least 21 days after date 08/01/2023  
of this notice

New total payment: \$ 1,570.25  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 246.00

New escrow payment: \$ 248.98

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**Xs/ DENISE VILLAMAR RIVERA**

Signature

Date 07/13/2023

Print: DENISE VILLAMAR RIVERA  
First Name Middle Name Last Name

Title ATTORNEY FOR CREDITOR

Company VILLAMAR LAW LLC

Address PO BOX 9113  
Number Street  
SAN JUAN PR 00908  
City State ZIP Code

Contact phone (787) 966-7686 Email [dvr@villamar-law.com](mailto:dvr@villamar-law.com)

EMI EQUITY MORTGAGE, INC  
 Departamento de Servicios Hipotecarios  
 P.O. Box 195442  
 San Juan, PR 00919-5442  
 For Inquiries: (888) 253-8006

Final

Analysis Date: June 26, 2023

Antonio Alexis Adorno Gonzalez  
 Urb Country Club  
 771 Campo Rico Ave  
 San Juan PR 00924

Loan: 0000820031

Property Address:  
 Country Club Dev 771 Campo Rico Ave  
 Carolina, PR 00909

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from Aug 2022 to July 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Aug 01, 2023:	Escrow Balance Calculation
Principal & Interest Pmt:	1,321.27	1,321.27	Due Date: Nov 01, 2022
Escrow Payment:	246.00	248.98	Escrow Balance: 3,464.16
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow: 2,214.00
Assistance Payment (-):	0.00	0.00	Anticipated Pmts from Escrow (-): 719.90
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance: \$4,958.26
Total Payment:	\$1,567.27	\$1,570.25	

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Aug 2022	246.00	473.32		*	Starting Balance	492.06	2,373.37
Sep 2022	246.00	246.00				738.06	2,846.69
Oct 2022	246.00			*		984.06	3,092.69
Nov 2022	246.00	492.00		*		1,230.06	3,092.69
Dec 2022	246.00	246.00				1,476.06	3,584.69
Jan 2023	246.00	473.32	714.13	719.90	* Tax	1,253.93	3,584.11
Feb 2023	246.00	227.32		*		1,499.93	3,811.43
Mar 2023	246.00	246.00				1,745.93	4,057.43
Apr 2023	246.00	246.00				1,991.93	4,303.43
Apr 2023				1,548.00	* Hazard	1,991.93	2,755.43
May 2023	246.00	462.73	1,518.00		* Hazard	719.93	3,218.16
Jun 2023	246.00	246.00				965.93	3,464.16
Jul 2023	246.00		719.92		* Tax	492.01	3,464.16
					Anticipated Transactions	492.01	3,464.16
Jun 2023		1,968.00					5,432.16
Jul 2023		246.00		719.90	Tax		4,958.26
	\$2,952.00	\$5,572.69	\$2,952.05	\$2,987.80			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 2,952.05. Under Federal law, your lowest monthly balance should not have exceeded 492.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 492.01. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

Analysis Date: June 26, 2023

Antonio Alexis Adorno Gonzalez

Loan: 0000820031

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>			<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>	<b>Description</b>	<b>Anticipated</b>	<b>Required</b>
			Starting Balance	4,958.26	498.01
Aug 2023	248.98			5,207.24	746.99
Sep 2023	248.98			5,456.22	995.97
Oct 2023	248.98			5,705.20	1,244.95
Nov 2023	248.98			5,954.18	1,493.93
Dec 2023	248.98			6,203.16	1,742.91
Jan 2024	248.98	719.90	Tax	5,732.24	1,271.99
Feb 2024	248.98			5,981.22	1,520.97
Mar 2024	248.98			6,230.20	1,769.95
Apr 2024	248.98			6,479.18	2,018.93
May 2024	248.98	1,548.00	Hazard	5,180.16	719.91
Jun 2024	248.98			5,429.14	968.89
Jul 2024	248.98	719.90	Tax	4,958.22	497.97
	<hr/> <b>\$2,987.76</b>	<hr/> <b>\$2,987.80</b>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 497.97. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 497.97 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 4,958.26. Your starting balance (escrow balance required) according to this analysis should be \$498.01. This means you have a surplus of 4,460.25. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 2,987.80. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

<b>New Escrow Payment Calculation</b>	
Unadjusted Escrow Payment	248.98
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
<b>Escrow Payment:</b>	<b>\$248.98</b>

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

**ANTONIO ALEXIS ADORNO GONZALEZ  
Dba BROADWAY LIQUOR STORE**

Debtor (s)

**CASE NO. 18-03441 (ESL)**

**CHAPTER 13**

**CERTIFICATE OF SERVICE**

**TO THE HONORABLE COURT:**

**WE HEREBY CERTIFY** that a copy of the *Notice of Mortgage Payment Change* was electronically filed by Movant using the CM/ECF System, which will send a notification to Standing Chapter 13 Trustee and to the Debtor's attorney. In addition, a copy of the *Notice of Mortgage Payment Change* was sent by Movant to the Debtor at the address of record.

In San Juan, Puerto Rico, on the 13<sup>th</sup> day of July of 2023.

**VILLAMAR LAW**  
P.O. Box 9113  
San Juan, PR 00908  
Tel.: (787) 966-7686  
Email: [dvr@villamar-law.com](mailto:dvr@villamar-law.com)

/s/ Denise Villamar Rivera  
Denise Villamar-Rivera, Esq.  
USDC-PR 301601